

Certificate Number: 16339-PAE-DE-038024434

Bankruptcy Case Number: 23-12964



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on December 15, 2023, at 3:16 o'clock PM EST, Nancy Focaccia completed a course on personal financial management given by internet by Second Bankruptcy Course, LLC, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: December 15, 2023 By: /s/Kelley Tipton

Name: Kelley Tipton

Title: Certified Financial Counselor